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FIGURE 1 – PRIOR ART

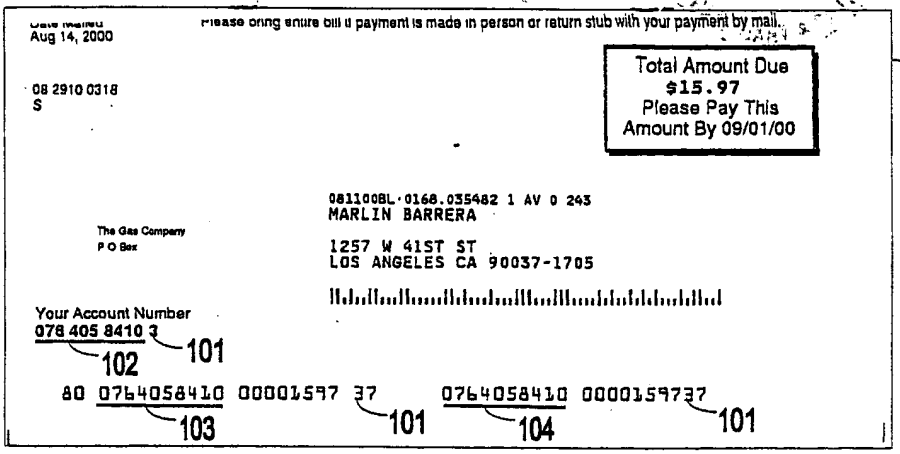


FIGURE 2 – PRIOR ART

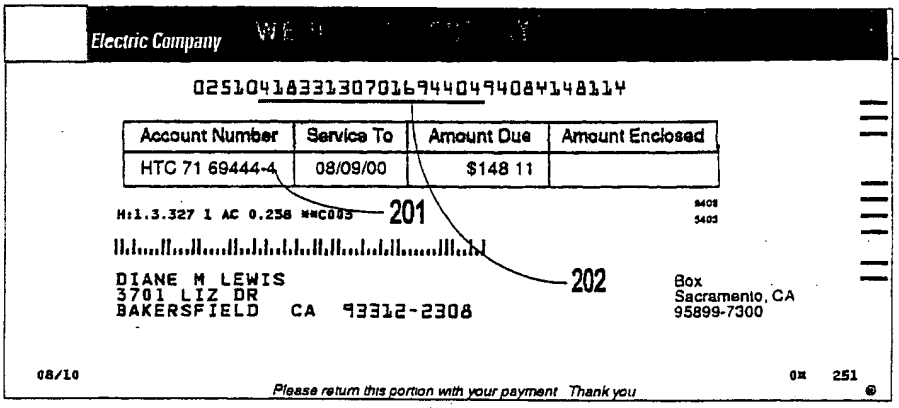


FIGURE 3 – PRIOR ART

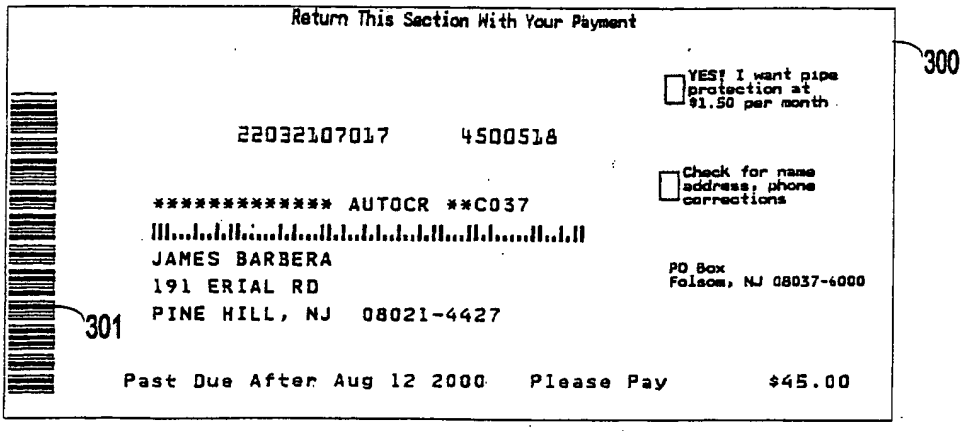


FIGURE 4 – PRIOR ART

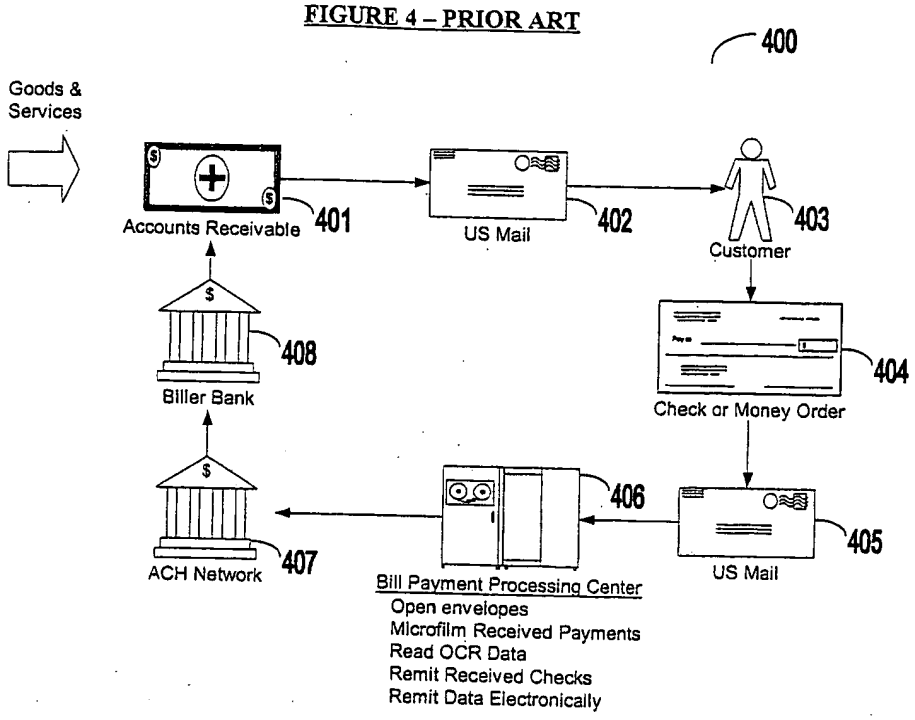


FIGURE 5

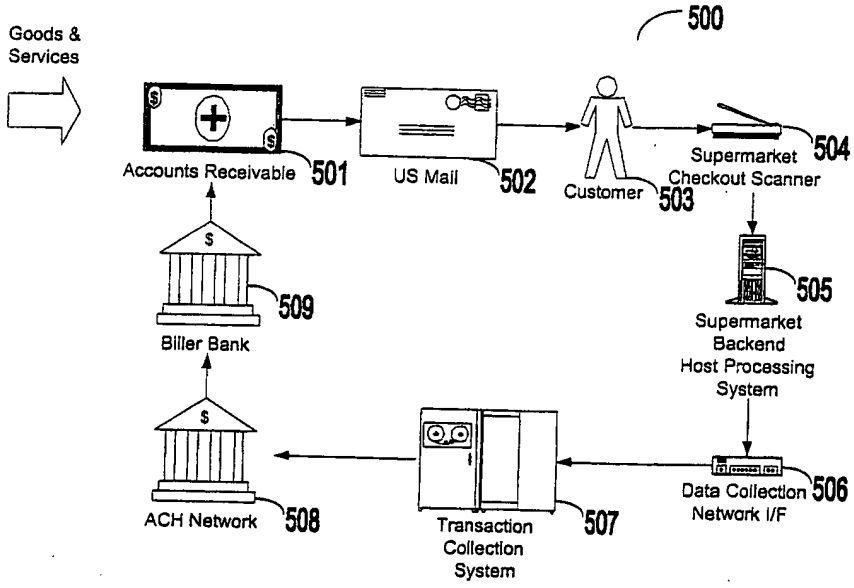


FIGURE 6

600

L1 Bar Code Symbology with Embedded Check Symbol ⇦ 601
L2 (fd) (.....data.....) (cd) ⇦ 602
L3 (fd) (.....data.....) (.....data.....) (cd) ⇦ 603
L4 (fd) (...data....) (cd) (fd) (.....data....) (.....data....) (cd) ⇦ 604
:
Ln ⇦ 605

FIGURE 7

700

L1 Bar Code Symbology with Embedded Check Symbol
L2 (.....data.....) (fd) (cd)
L3 (.....data.....) (.....data.....) (fd) (cd)
L4 (...data....) (fd) (cd) (.....data....) (.....data....) (fd) (cd)
:
Ln

FIGURE 8

LEVEL 1 ENVELOPE 800

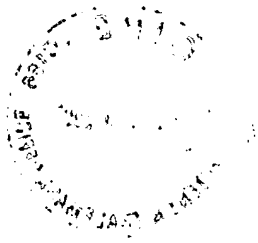


FIGURE 9

LEVEL 2 ENVELOPE

13000173507640584103 6 3

900

Digit	Weight	Digit*Weight	Sum of Digits	Running Sum
1	1	1	1	1
3	3	9	9	10
0	1	0	0	10
0	3	0	0	10
0	1	0	0	10
1	3	3	3	13
7	1	7	7	20
3	3	9	9	29
5	1	5	5	34
0	3	0	0	34
7	1	7	7	41
6	3	18	9	50
4	1	4	4	54
0	3	0	0	54
5	1	5	5	59
8	3	24	6	65
4	1	4	4	69
1	3	3	3	72
0	1	0	0	72
3	3	9	9	81
6	1	6	6	87
3				

FIGURE 10

LEVEL 3 ENVELOPE

1000

Format Designator Value – 3 **Example – 3 000173 5 0764058410 3 6**

1 Digit Format Designator Value = 3 ← 1001
6 Digit Biller Identification Number ← 1002
1 Check Digit of preceding 6 digits using 371371 weights, MOD10 algorithm ← 1003
Number of Components (1 Fixed Length (7), 1 Variable Length) (By Definition) ← 1004
Customer Account Number with embedded (and known algorithm) check digit (3) ← 1005
Calculated check digit of Level 3 data using 2121... weights, Split MOD10 algorithm (6) ← 1006

FIGURE 11

LEVEL 3 ENVELOPE

1100

Format Designator Value – 4 **Example – 3 000173 5 0764058410 3 4**

1 Digit Format Designator Value = 4 ← 1101
6 Digit Biller Identification Number ← 1102
1 Check Digit of preceding 6 digits using 371371 weights, MOD10 algorithm ← 1103
Number of Components (1 Fixed Length (7), 1 Variable Length) (By Definition) ← 1104
Customer Account Number with added check digit to be discarded before presentment to biller (3) ← 1105
Calculated check digit of Level 3 data using 2121... weights, Split MOD10 algorithm (4) ← 1106

FIGURE 12

VALID ACCOUNT NUMBER

	Checkout Scanner	Retailer Host Processor	DCNI unit
1201	Read Bar Code →		
1202		Validate Bar Code →	
1203			← ACK, return Biller Name/Account #
1204	← Query Amount to be paid		
1205	Amount →		
1206		Bar Code + Amount →	
1207			Store Transaction Data
1208			← ACK, return Transaction ID
1209	← Print Biller Name, Account #, Transaction ID		

FIGURE 13

INVALID ACCOUNT NUMBER

	Checkout Scanner	Retailer Host Processor	DCNI unit
1301	Read Bar Code →		
1302		Validate Bar Code →	
1303			← NAK, return reason code
1304	← Reject Payment		

FIGURE 14

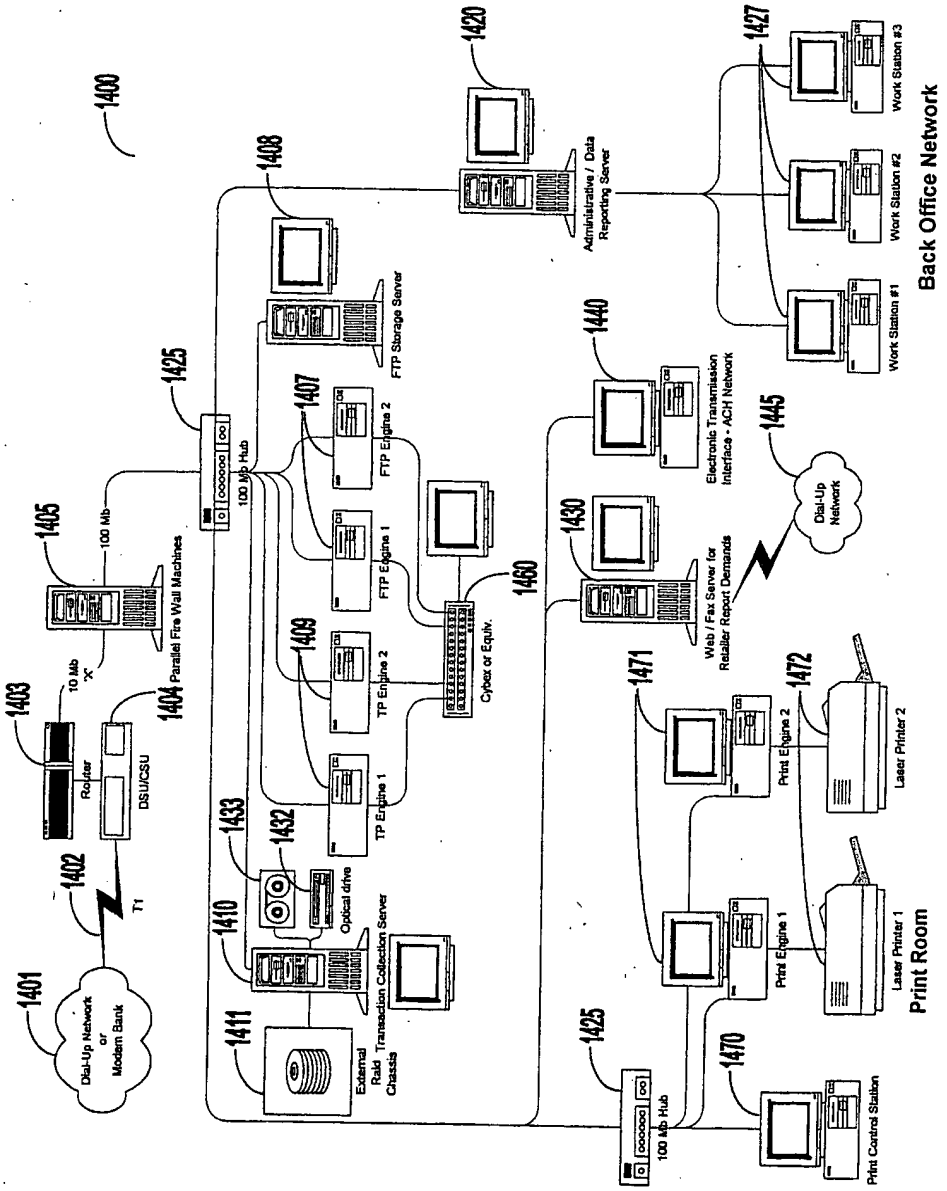

1400
1401
Dial-Up Network or Modem Bank
1402
T1
1403
Router
1404
DSU/CSU
1405
10 Mb
100 Mb
Parallel Fire Wall Machines
1407
FTP Engine 2
FTP Engine 1
1408
FTP Storage Server
1409
TP Engine 2
TP Engine 1
1410
Transaction Collection Server
1411
External Raid Chassis
1420
Administrative / Data Reporting Server
1425
100 Mb Hub
1427
Work Station #3
Work Station #2
Work Station #1
Back Office Network
1430
Web / Fax Server for Retailer Report Demands
1432
Optical drive
1433
1440
Electronic Transmission Interface - ACH Network
1445
Dial-Up Network
1460
Cybex or Equiv.
1470
Print Control Station
1471
Print Engine 2
Print Engine 1
1472
Laser Printer 2
Laser Printer 1
Print Room

FIGURE 15

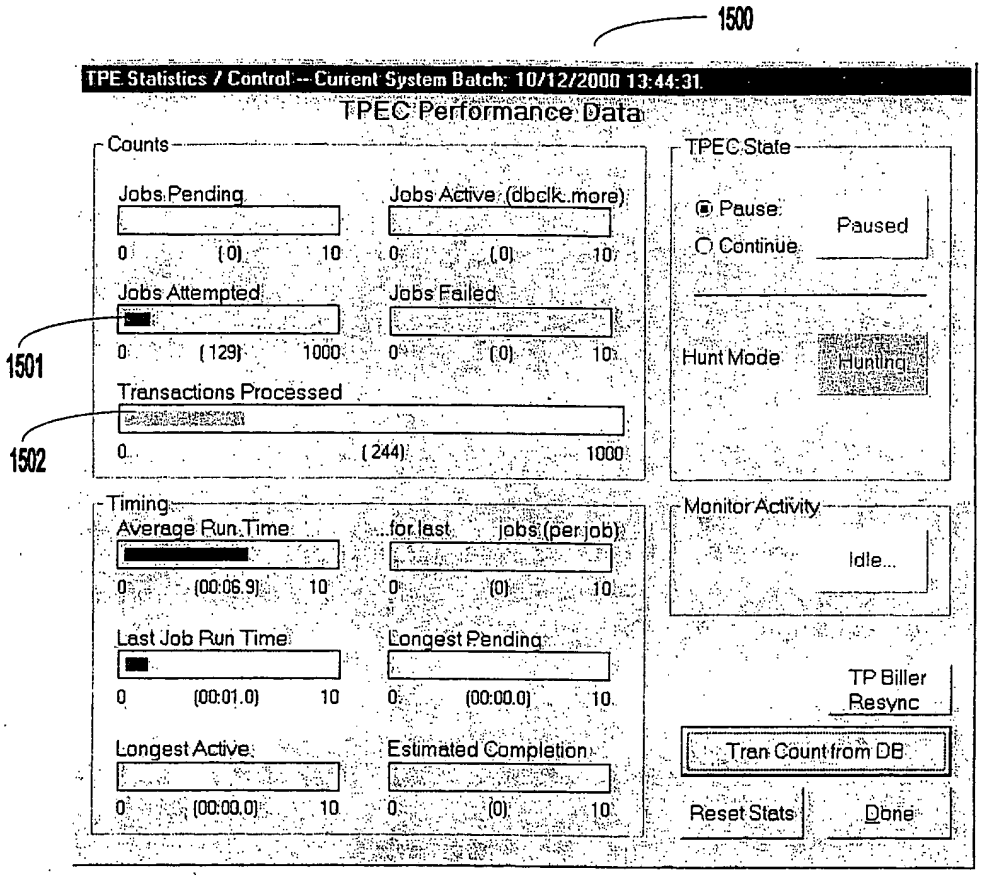
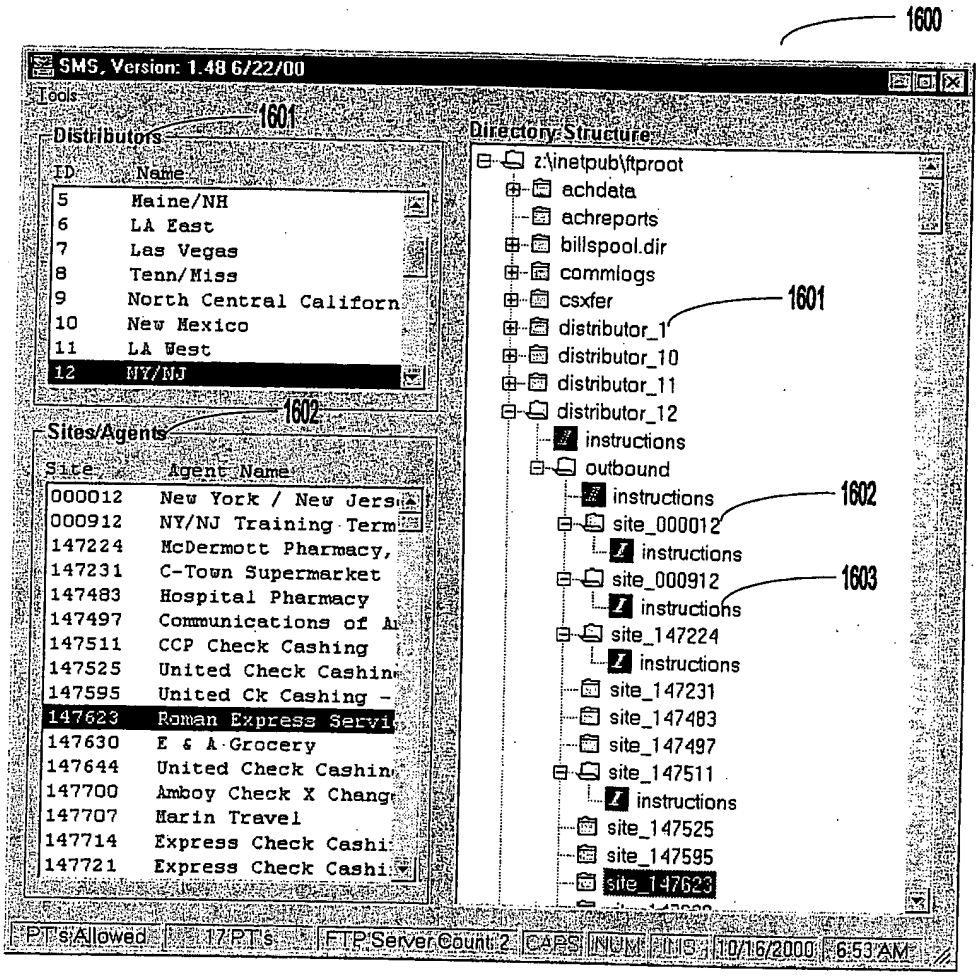

1500
TPE Statistics / Control -- Current System Batch: 10/12/2000 13:44:31
TPEC Performance Data
Counts
Jobs Pending
0 (0) 10
Jobs Active (dbclk more)
0 (0) 10
Jobs Attempted
0 (129) 1000
Jobs Failed
0 (0) 10
1501
Transactions Processed
0 (244) 1000
1502
TPEC State
Pause
Continue
Paused
Hunt Mode
Hunting
Timing
Average Run Time
0 (00:06.9) 10
for last jobs (per job)
0 (0) 10
Last Job Run Time
0 (00:01.0) 10
Longest Pending
0 (00:00.0) 10
Longest Active
0 (00:00.0) 10
Estimated Completion
0 (0) 10
Monitor Activity
Idle...
TP Biller Resync
Tran Count from DB
Reset Stats
Done

FIGURE 16


1600
SMS, Version: 1.48 6/22/00
Tools
Distributors
1601
ID Name
5 Maine/NH
6 LA East
7 Las Vegas
8 Tenn/Miss
9 North Central Californ
10 New Mexico
11 LA West
12 NY/NJ
Sites/Agents
1602
Site # Agent Name
000012 New York / New Jers
000912 NY/NJ Training Term
147224 McDermott Pharmacy,
147231 C-Town Supermarket
147483 Hospital Pharmacy
147497 Communications of A
147511 CCP Check Cashing
147525 United Check Cashin
147595 United Ck Cashing -
147623 Roman Express Servi
147630 E & A Grocery
147644 United Check Cashin
147700 Amboy Check X Chang
147707 Marin Travel
147714 Express Check Cashi
147721 Express Check Cashi
Directory Structure
z:\inetpub\ftproot
achdata
achreports
billspool.dir
commlogs
csxfer
1601
distributor_1
distributor_10
distributor_11
distributor_12
instructions
outbound
instructions
1602
site_000012
instructions
site_000912
1603
instructions
site_147224
instructions
site_147231
site_147483
site_147497
site_147511
instructions
site_147525
site_147595
site_147623
PTs Allowed
17 PTs
FTP Server Count 2
CAPS
NUM
INS
10/16/2000
6:53 AM

TOOTHO" TTOZEZ60

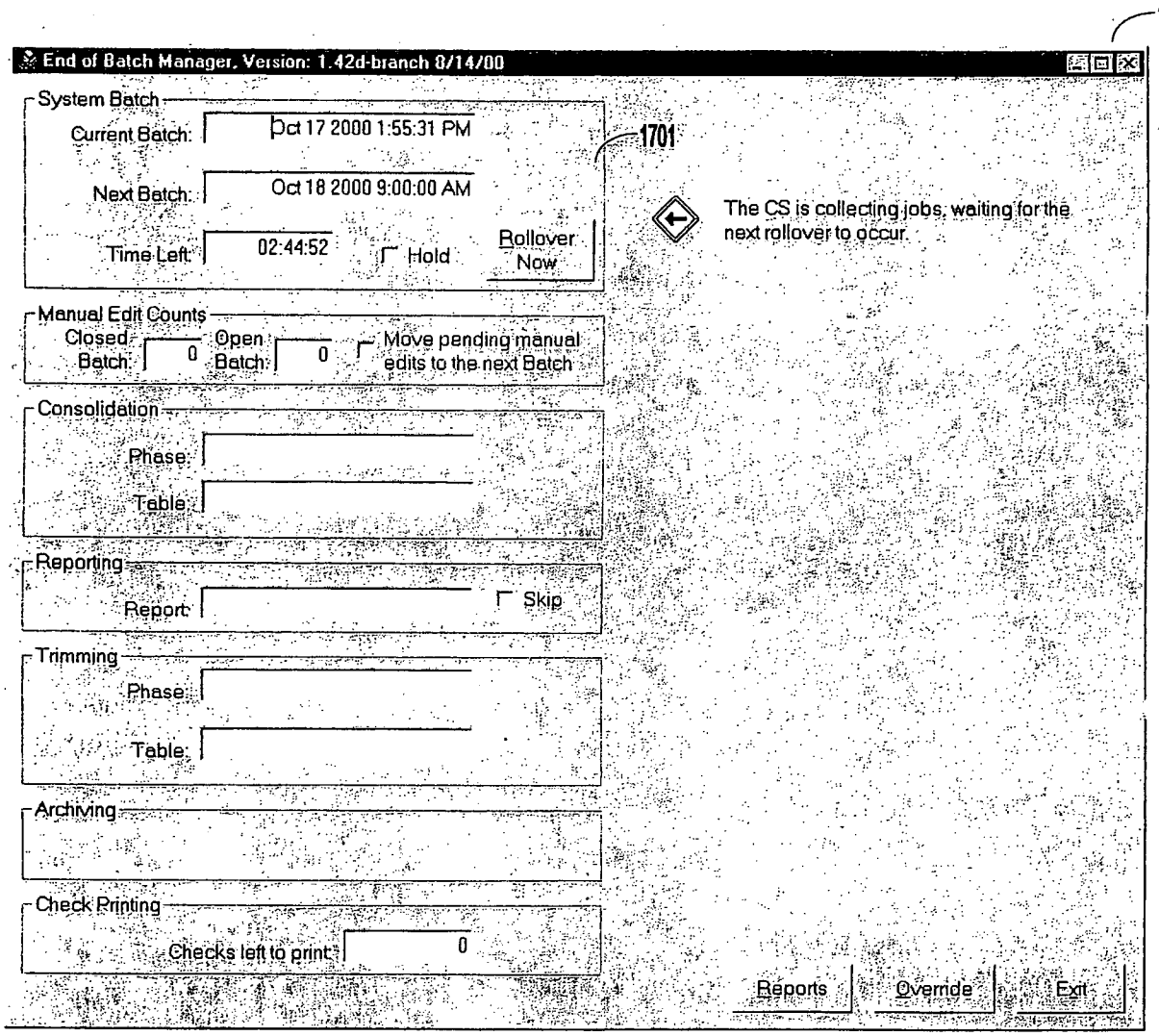


FIGURE 17

FOSTER FROZEN

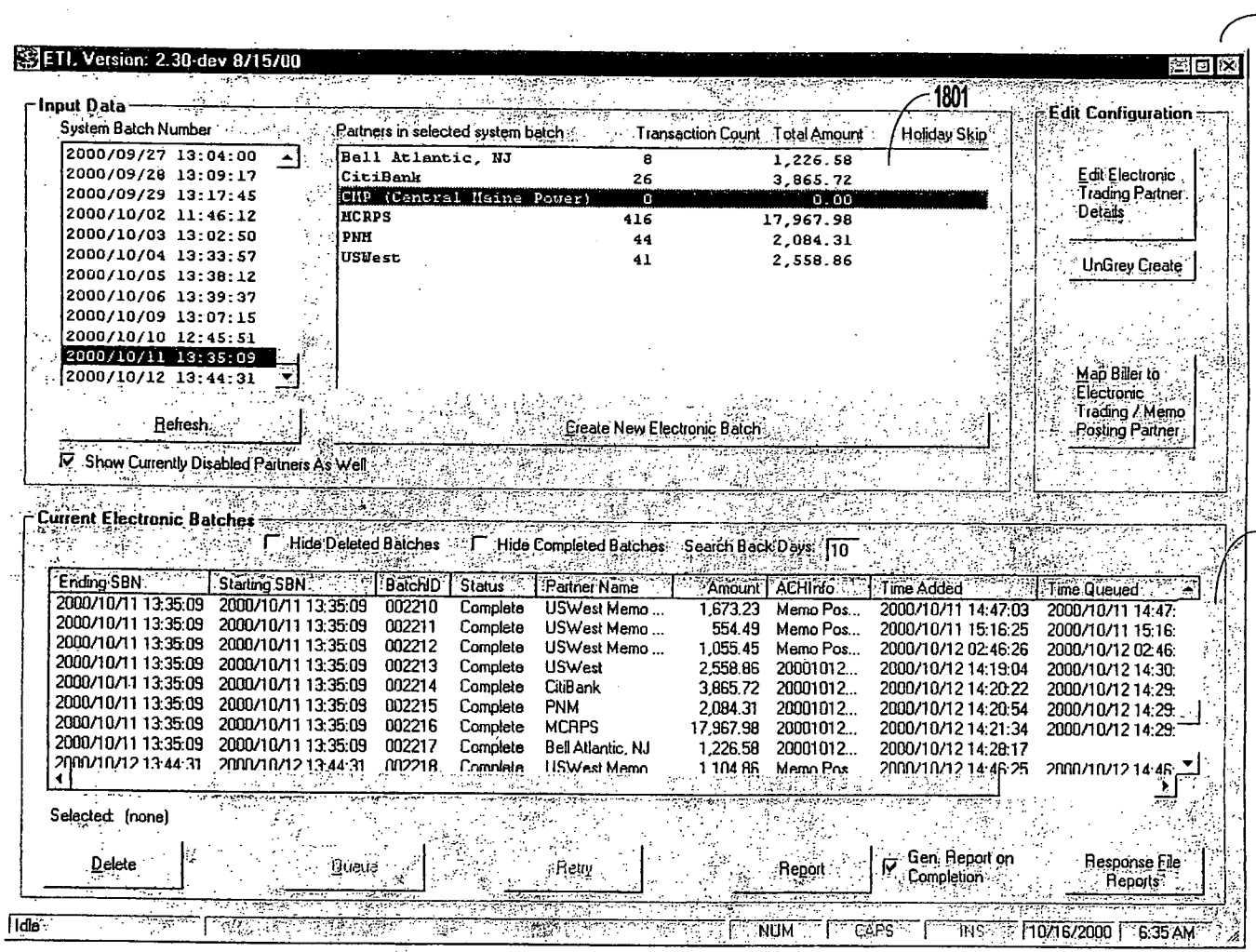


FIGURE 18

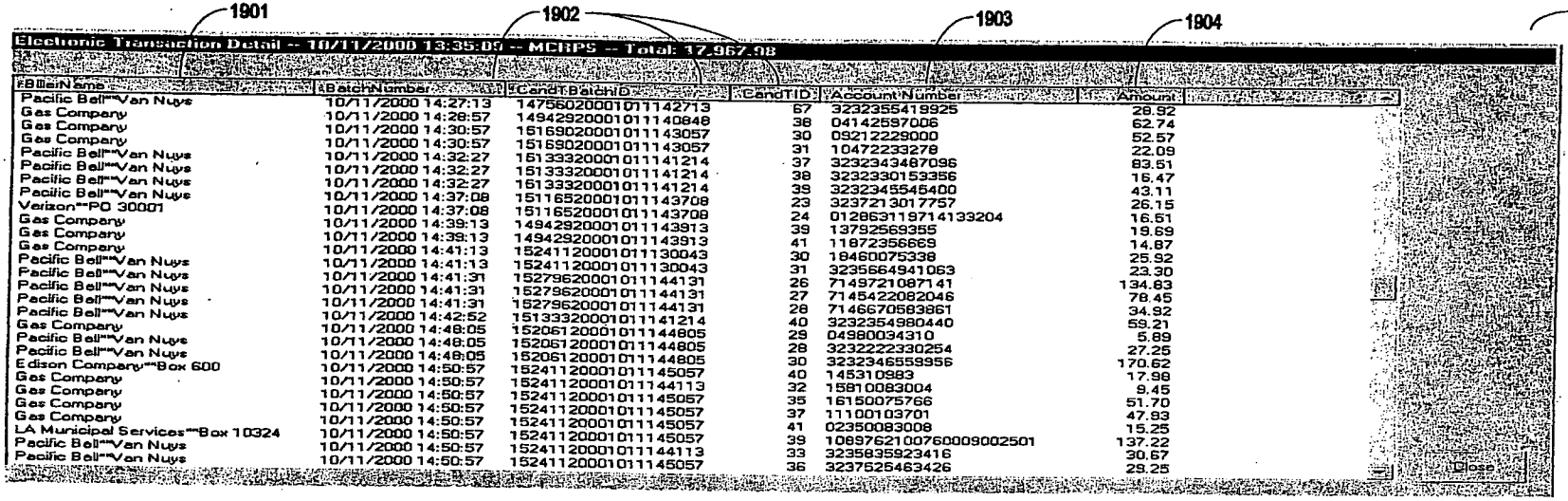

1901
1902
1903
1904
1900
Electronic Transaction Detail -- 10/11/2000 13:35:09 -- MCRPS -- Total: 17,967.08
BillerName
BatchNumber
CardBatchID
CardTID
AccountNumber
Amount
Pacific Bell**Van Nuys 10/11/2000 14:27:13 14756020001011142713 67 3232355419925 28.92
Gas Company 10/11/2000 14:28:57 14942920001011140848 38 04142597006 62.74
Gas Company 10/11/2000 14:30:57 15169020001011143057 30 09212229000 52.57
Gas Company 10/11/2000 14:30:57 15169020001011143057 31 10472233278 22.09
Pacific Bell**Van Nuys 10/11/2000 14:32:27 15133320001011141214 37 3232343487096 83.51
Pacific Bell**Van Nuys 10/11/2000 14:32:27 15133320001011141214 38 3232330153356 16.47
Pacific Bell**Van Nuys 10/11/2000 14:32:27 15133320001011141214 39 3232345545400 43.11
Pacific Bell**Van Nuys 10/11/2000 14:37:08 15116520001011143708 23 3237213017757 26.15
Verizon**PO 30001 10/11/2000 14:37:08 15116520001011143708 24 012863119714133204 16.51
Gas Company 10/11/2000 14:39:13 14942920001011143913 39 13792569355 19.69
Gas Company 10/11/2000 14:39:13 14942920001011143913 41 11872356669 14.87
Gas Company 10/11/2000 14:41:13 15241120001011130043 30 18460075338 25.92
Pacific Bell**Van Nuys 10/11/2000 14:41:13 15241120001011130043 31 3235664941063 23.30
Pacific Bell**Van Nuys 10/11/2000 14:41:31 15279620001011144131 26 7149721087141 134.83
Pacific Bell**Van Nuys 10/11/2000 14:41:31 15279620001011144131 27 7145422082046 78.45
Pacific Bell**Van Nuys 10/11/2000 14:41:31 15279620001011144131 28 7146670583861 34.92
Pacific Bell**Van Nuys 10/11/2000 14:42:52 15133320001011141214 40 3232354980440 59.21
Gas Company 10/11/2000 14:48:05 15206120001011144805 29 04980034310 5.89
Pacific Bell**Van Nuys 10/11/2000 14:48:05 15206120001011144805 28 3232222330254 27.25
Pacific Bell**Van Nuys 10/11/2000 14:48:05 15206120001011144805 30 3232346559956 170.62
Edison Company**Box 600 10/11/2000 14:50:57 15241120001011145057 40 145310983 17.98
Gas Company 10/11/2000 14:50:57 15241120001011144113 32 15810083004 9.45
Gas Company 10/11/2000 14:50:57 15241120001011145057 35 16150075766 51.70
Gas Company 10/11/2000 14:50:57 15241120001011145057 37 11100103701 47.93
LA Municipal Services**Box 10324 10/11/2000 14:50:57 15241120001011145057 41 02350083008 15.25
Pacific Bell**Van Nuys 10/11/2000 14:50:57 15241120001011145057 39 10897621007600090025O1 137.22
Pacific Bell**Van Nuys 10/11/2000 14:50:57 15241120001011144113 33 3235835923416 30.67
10/11/2000 14:50:57 15241120001011145057 36 3237525483426 29.25
Close

FIGURE 19

10070 "PRO2269

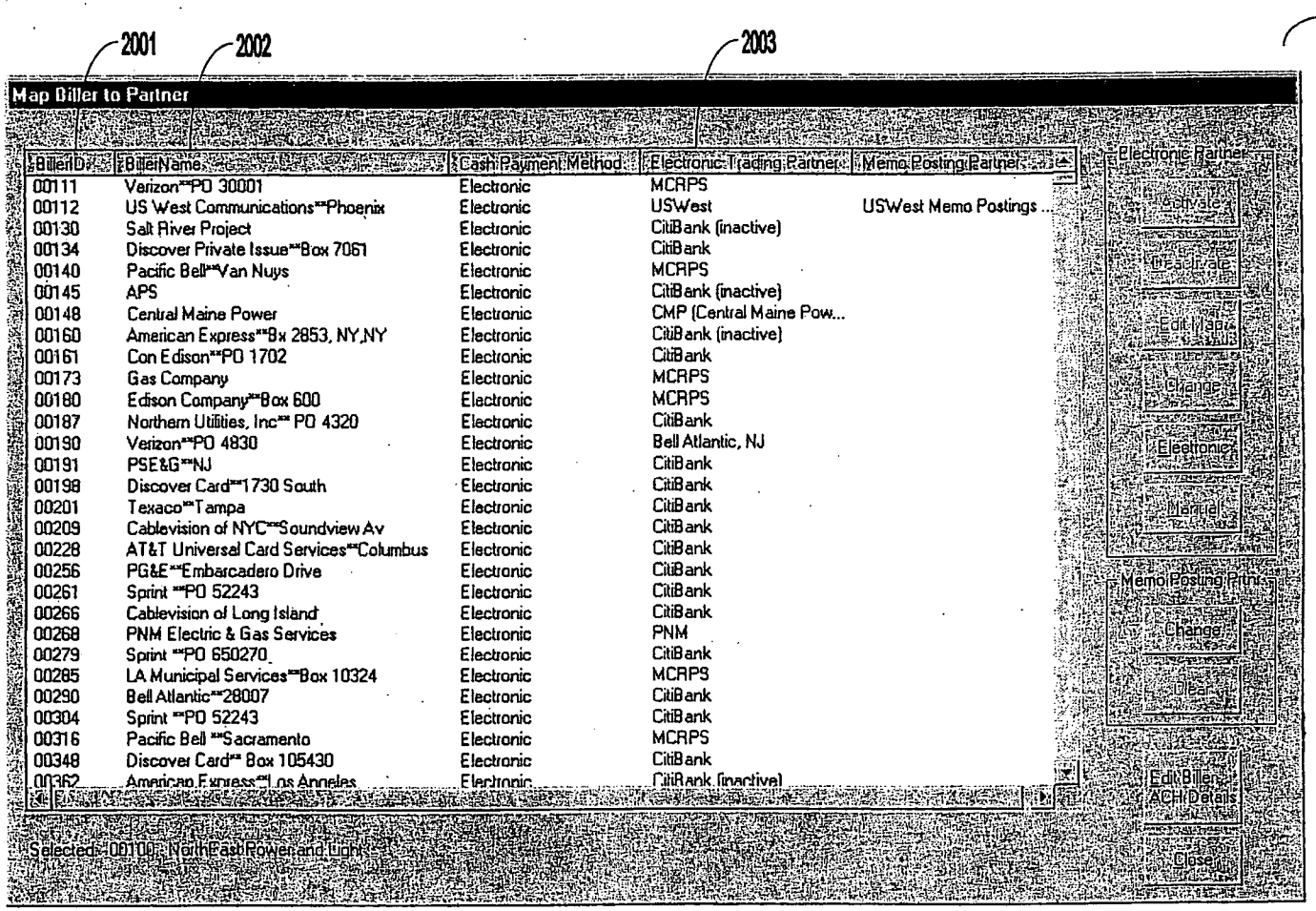


FIGURE 20

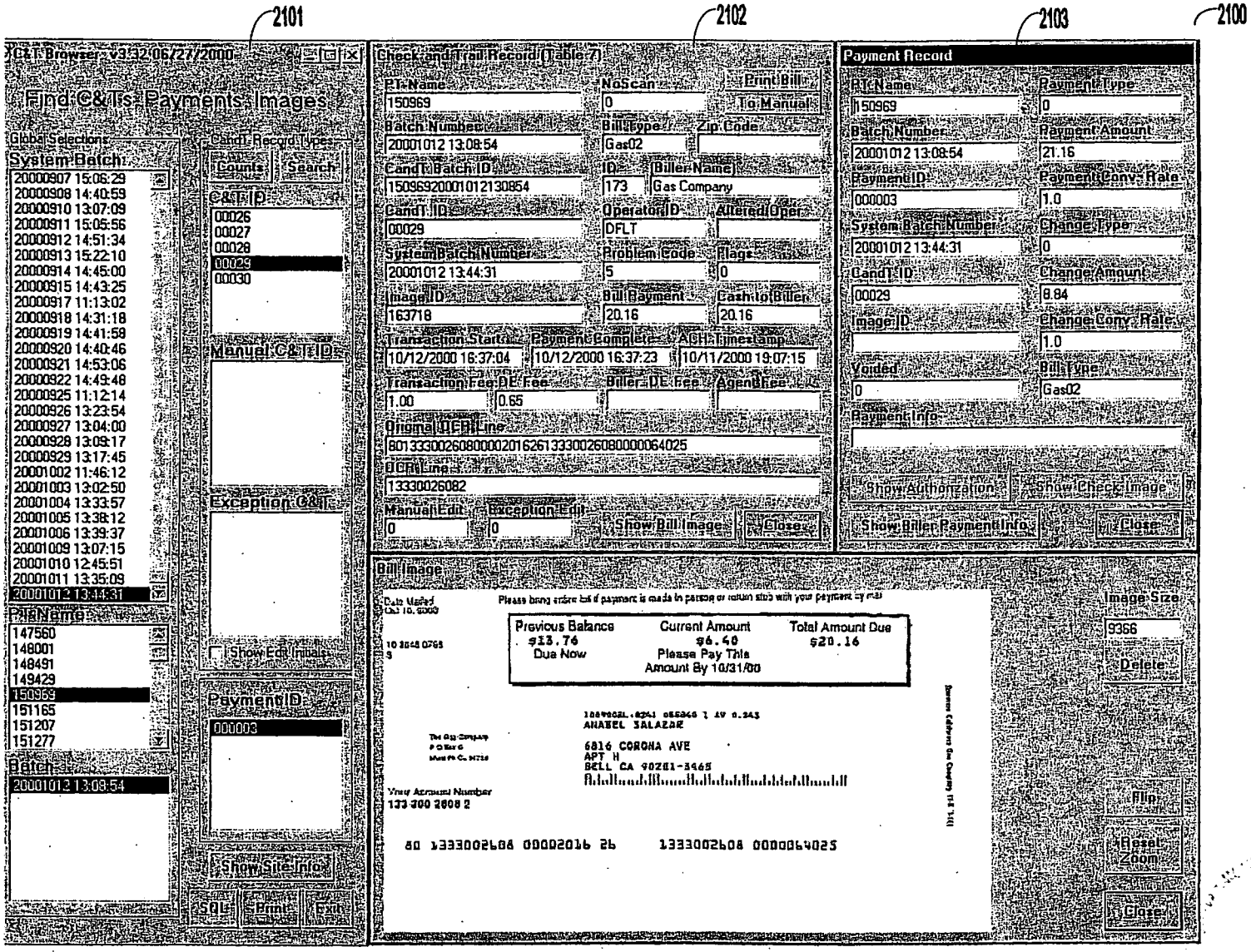

2101
2102
2103
2100
C&T Browser - v3.32 06/27/2000
Find C&Ts Payments Images
Global Selections
System Batch
20000907 15:06:29
20000908 14:40:59
20000910 13:07:09
20000911 15:05:56
20000912 14:51:34
20000913 15:22:10
20000914 14:45:00
20000915 14:43:25
20000917 11:13:02
20000918 14:31:18
20000919 14:41:58
20000920 14:40:46
20000921 14:53:06
20000922 14:49:48
20000925 11:12:14
20000926 13:23:54
20000927 13:04:00
20000928 13:09:17
20000929 13:17:45
20001002 11:46:12
20001003 13:02:50
20001004 13:33:57
20001005 13:38:12
20001006 13:39:37
20001009 13:07:15
20001010 12:45:51
20001011 13:35:09
20001012 13:44:31
FileName
147560
148001
148491
149429
150969
151165
151207
151277
Batch
20001012 13:08:54
CandT Record Types
Counts
Search
C&T ID
00026
00027
00028
00029
00030
Manual C&T ID
Exception C&T
Show Edit Inputs
PaymentID
000003
Show Site Info
SQL
Print
Exit
Check and Trail Record (Table 7)
FT Name
150969
NoScan
Print Bill
0
To Manual
Batch Number
20001012 13:08:54
Bill Type
Gas02
Zip Code
CandT Batch ID
150969200010121308 54
ID
173
Biller Name
Gas Company
CandT ID
00029
Operator ID
DFLT
Altered Oper
System Batch Number
20001012 13:44:31
Problem Code
5
Flags
0
Image ID
163718
Bill Payment
20.16
Cash to Biller
20.16
Transaction Start
10/12/2000 16:37:04
Payment Complete
10/12/2000 16:37:23
ACH Timestamp
10/11/2000 19:07:15
Transaction Fee
1.00
DE Fee
0.65
Biller DE Fee
Agent Fee
Original OCR Line
80133300260800002016261333002608000064025
OCR Line
13330026082
Manual Edit
0
Exception Edit
0
Show Bill Image
Close
Payment Record
FT Name
150969
Payment Type
0
Batch Number
20001012 13:08:54
Payment Amount
21.16
Payment ID
000003
Payment Conv Rate
1.0
System Batch Number
20001012 13:44:31
Change Type
0
CandT ID
00029
Change Amount
8.84
Image ID
Change Conv Rate
1.0
Voided
0
Bill Type
Gas02
Payment Info
Show Authorizations
Show Check Image
Show Biller Payment Info
Close
Bill Image
Please bring entire bill if payment is made in person or return stub with your payment by mail
Previous Balance
$13.76
Due Now
Current Amount
$6.40
Please Pay This Amount By 10/31/00
Total Amount Due
$20.16
ANABEL SALAZAR
6816 CORONA AVE
APT H
BELL CA 90201-3465
Your Account Number
123 200 2608 2
80 13330026 08 00002016 26 13330026 08 0000064025
Image Size
9366
Delete
Flip
Reset Zoom
Close

FIGURE 21